

EXHIBIT A

PO Box 1389
Copperas Cove TX 76522-5389
RETURN SERVICE REQUESTED



GC Services Limited Partnership

Collection Agency Division

(877) 431-3767

SEND PAYMENT TO:

June 9, 2015

Synchrony Bank/Brooks Brothers
PO Box 530942
Atlanta GA 30353-0942

609373895



Rukhsana Kausar

Jersey City NJ 07302-3234

Acct. #: *****2514

Balance Due: \$347.00

PLEASE DETACH AND RETURN THE UPPER PORTION OF THE STATEMENT WITH YOUR PAYMENT

RE: Brooks Brothers Credit Card Account

Dear Rukhsana Kausar,

Your Brooks Brothers Credit Card Account, which was issued by and owed to Synchrony Bank, has been referred to us by our client for collection. We wanted to take this opportunity to introduce ourselves and inform you of your rights under the Fair Debt Collection Practices Act.

As of the date of this letter, our records show you owe a balance of \$347.00 to Synchrony Bank. If you dispute this balance or the validity of this debt, please contact us. If you do not dispute this debt within 30 days after you receive this letter, we will assume this debt is valid.

However, if you do dispute all or any portion of this debt within 30 days of receiving this letter, we will obtain verification of the debt from our client and send it to you. Or, if within 30 days of receiving this letter you request the name and address of the original creditor, we will provide it to you in the event it differs from our client, Synchrony Bank.

We look forward to working with you in resolving this account.

www.brooksbrothers.com

Sincerely,

Cindy Kreidler
Collection Manager

Balance Due: \$347.00

Acct. #: *****2514

This is a communication from a debt collector and is an attempt to collect a debt, any information obtained will be used for that purpose.

NOTICE: SEE THE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION

GC Services Limited Partnership – Collection Agency Division – 6330 Gulfton, Houston, TX 77081

GC SERVICES LIMITED PARTNERSHIP

California Residents: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-Help or www.ftc.gov.

Colorado Residents: For information about the Colorado Fair Debt Collection Practices Act, see WWW.COLORADOATTORNEYGENERAL.GOV/CA. GC Services, 6330 Gulfton, Houston, TX 77081. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. GC Services Colorado office: 621 Seventeenth Street, Suite 2400, Denver, CO 80293, Toll Free 855-413-3038.

Idaho Residents: Veronica Sanchez (800) 275-8966

Massachusetts Residents: 5230 Washington Street, West Roxbury, MA 02132. You may call us collect or at the toll free phone number shown on this or the reverse side of this letter, 8:00 a.m. – 9:00 p.m. If you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt and provide to you, or any attorney representing you, additional information described in 940 CMR 7.08(2).

Maine Residents: 6330 Gulfton Drive, Houston TX 77081 You may call us collect or at the toll free phone number shown on this or the reverse side of this letter, 8:00 a.m. – 9:00 p.m. CST.

Minnesota Residents: This collection agency is licensed by the Minnesota Department of Commerce.

North Carolina Department of Insurance Permit Numbers: Columbus-110972; Copperas Cove-111132; Elgin-110992; Irwindale-111012; Jacksonville-110952; Knoxville- 110932; Oklahoma-111032; Phoenix-111052; San Antonio-111072; San Diego-111152; St. Louis-111092; Tucson-111112; Houston-839; Huntington-101307.

Tennessee Residents: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

Texas Residents: GC Services Limited Partnership, 6330 Gulfton Drive, Houston, TX 77081.

Washington local office: 926 North 14th Street, Mt. Vernon, WA 98273.

Wisconsin Residents: This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.